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FISH & NEAVE IP GROUP
ROPES & GRAY LLP
ONE INTERNATIONAL PLACE
BOSTON, MA 02110-2624

EXAMINER

KOPPIKAR, VIVEK D

ART UNIT	PAPER NUMBER
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3626

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	01/25/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary

Application No.

09/843,841

Applicant(s)

STENDER, MARK J.

Examiner

Vivek D. Koppikar

Art Unit

3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 15 November 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-30 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-30 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of the Application

1. Claims 1-30 have been examined in this application. This communication is in response to the "Response" filed on November 15, 2006. This is a non-final office action.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-5, 8-13 and 17-18 and 30 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 6,330,551 to Burchetta in view of Barry and in further view of US Patent Number 6,587,836 to Ahlberg and in even further view of US Patent Number 6,682,421 to Rowe.

(A) As per claim 1, Burchetta in view of Barry in view of Ahlberg teach a method of providing remote access to insurance applications from a mainframe insurance data processing system (mainframe system) via a web-based graphical user interface (GUI), comprising:

accepting, at the logon screen, entry of the user ID, the user password, and a selected insurance application (Burchetta: Col. 6, Ln. 27-40 and Ln. 50-56). (The software program used by Burchetta is for use in an insurance environment (Burchetta: Col. 6, Ln. 43-49).

Burchetta does not teach the following features which are taught by Barry:

providing a web-based logon screen for accessing the enterprise (insurance) applications (Abstract, Col. 2, Ln. 23-46, Col. 6, Ln. 55-Col. 10, Ln. 26).

Art Unit: 3626

verifying the entered user ID and password and upon successful verification, communicates with the mainframe system to access the selection insurance application and provides a web-based first screen for the selected application (Barry: Col. 12, Ln. 21-34 and Col. 13, Ln. 35-Col. 14, Ln. 55).

At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the teachings of Burchetta with the above mentioned teachings of Barry with the motivation of providing a an integrated customer interface and a means of allowing a user to have easy and convenient access and a wide range of data processing, web-based applications (Barry: Col. 3, Ln. 33-42).

Burchetta in view of Barry do not teach the following features which are taught by Rowe: prompting entry of a user identification (ID), the user password, and a selection of one of the applications to access at the logon screen (Rowe: Col. 7, Ln. 54-61),

accepting, at the logon screen, entry of the user ID, the user password, and the selected application (Rowe: Col. 7, Ln. 54-61).

At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined teachings of Burchetta in view of Barry with the teachings from Rowe with the motivation of allowing a user to view various applications while they are logging into the system.

The combined teachings of Burchetta in view of Barry in view of Rowe do not teach the following feature which is taught by Ahlberg (Col. 21, Ln. 5-18):

a list of applications that are accessible (after a user has logged in). (Note: The list is displayed in a form of activated buttons).

Art Unit: 3626

At the time of the invention it would have been obvious to one of ordinary skill in the art to have modified the combined teachings of Burchetta in view of Barry with the motivation of providing a means controlling access to products (applications), as recited in Ahlberg (Col. 21, Ln. 13-16).

(B) As per claim 2, Burchetta in view of Barry in view of Rowe in further view of Ahlberg teaches that the logon screen and the first screen of the selected application are web pages provided by a web-based GUI at a designated website (Barry: Col. 7, Ln. 35-45). The motivation for making this modification to Burchetta is the same as that set forth above in the rejection of claim 1, above.

(C) As per claim 3, in Burchetta in view of Barry in view of Rowe in further view of Ahlberg the web-based GUI website is provided by at least one web server farm, wherein the web server farm comprises at least one web server (Barry: Col. 7, Ln. 66-Col. 8, Ln. 11). The motivation for making this modification to Burchetta is the same as that set forth above in the rejection of claim 1, above.

(D) As per claim 4, Burchetta in view of Barry in view of Rowe in further view of Ahlberg teaches the step wherein the logon screen comprises a pop-up box in which the list of available applications is provided, and wherein the insurance application is selected by choosing one of the insurance applications listed in the application pop-up box (Barry: Col. 16, Ln. 33-44) and Ahlberg (Col. 21, Ln. 5-18). The motivation for making this modification to Burchetta is the same as that set forth above in the rejection of claim 1, above.

(E) As per claim 5, the logon screen in Burchetta in view of Barry in view of Rowe in further view of Ahlberg may be accessed through the Internet or a private communication network

Art Unit: 3626

within an Internet (Barry: Col. 11, Ln. 65-Col. 12, Ln. 21). The motivation for making this modification to Burchetta is the same as that set forth above in the rejection of claim 1, above.

(F) As per claim 8, in Burchetta in view of Barry in view of Rowe in further view of Ahlberg the web-based GUI includes GUI applications and the enterprise (insurance) applications from the mainframe system are accessed through the GUI applications (Barry: Col. 7, Ln. 9-13; Col. 10, Ln. 52-58). The motivation for making this modification to Burchetta is the same as that set forth above in the rejection of claim 1, above.

(G) As per claim 9, in Burchetta in view of Barry in view of Rowe in further view of Ahlberg each of the GUI applications comprise components and services, wherein each of the components includes one or more services and represents an enterprise (insurance) object or product offered by the enterprise (insurance) applications, and wherein each of the services represents an action that can be performed on the enterprise (insurance) subject or product (Barry: Col. 4, Ln. 20-54). The motivation for making this modification to Burchetta is the same as that set forth above in the rejection of claim 1, above.

(H) As per claim 10, Burchetta in view of Barry in view of Rowe in further view of Ahlberg teaches a method of providing remote access to insurance applications from a insurance data processing system (insurance system) via a graphical user interface (GUI), comprising:

accepting, at the logon screen, entry of the user ID, the user password, and the selected insurance application Burchetta: Col. 6, Ln. 27-40 and Ln. 50-56). (The software program used by Burchetta is for use in an insurance environment (Burchetta: Col. 6, Ln. 43-49).

Burchetta does not teach the following features which are taught by Barry:

Art Unit: 3626

providing a web-based logon screen for accessing the enterprise (insurance) applications (Abstract, Col. 2, Ln. 23-46, Col. 6, Ln. 55-Col. 10, Ln. 26).

verifying the entered user ID and password and upon successful verification, communicates with the mainframe system to access the selection insurance application and provides a web-based first screen for the selected application (Barry: Col. 12, Ln. 21-34 and Col. 13, Ln. 35-Col. 14, Ln. 55).

At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the teachings of Burchetta with the above mentioned teachings of Barry with the motivation of providing a an integrated customer interface and a means of allowing a user to have easy and convenient access and a wide range of data processing, web-based applications (Barry: Col. 3, Ln. 33-42).

Burchetta in view of Barry do not teach the following features which are taught by Rowe: prompting entry of a user identification (ID), the user password, and a selection of one of the applications to access at the logon screen (Rowe: Col. 7, Ln. 54-61),

accepting, at the logon screen, entry of the user ID, the user password, and the selected application (Rowe: Col. 7, Ln. 54-61).

At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined teachings of Burchetta in view of Barry with the teachings from Rowe with the motivation of allowing a user to view various applications while they are logging into the system.

The combined teachings of Burchetta in view of Barry do not teach the following feature which is taught by Ahlberg (Col. 21, Ln. 5-18):

Art Unit: 3626

a list of applications that are accessible (after a user has logged in). (Note: The list is displayed in a form of activated buttons).

At the time of the invention it would have been obvious to one of ordinary skill in the art to have modified the combined teachings of Burchetta in view of Barry with the motivation of providing a means controlling access to products (applications), as recited in Ahlberg (Col. 21, Ln. 13-16).

(J) As per claim 11, Burchetta in view of Barry in view of Rowe in further view of Ahlberg teaches that the logon screen includes an option to display a pop-up box that lists insurance applications that can be selected (Barry: Figure 6 and Col. 13, Ln. 35-45). The motivation for making this modification to Burchetta is the same as that set forth above in the rejection of claim 1, above.

(K) As per claim 12, in Burchetta in view of Barry in view of Rowe in further view of Ahlberg the selected insurance application comprises the insurance policy quote application, (Barry: Col. 18, Ln. 17-29) and the first screen comprises a welcome screen (Barry: Col. 12, Ln. 11-21) and (Burchetta: Col. 6, Ln. 27-40 and Ln. 50-56). The motivation for making this modification to Burchetta is the same as that set forth above in the rejection of claim 1, above.

(L) As per claim 13, Burchetta in view of Barry in view of Rowe in further view of Ahlberg teaches the step of providing a second screen to gather information about a customer for the selected client application (insurance policy quote) (Barry: Col. 46, Ln. 55-60). The system in Burchetta in view of Barry in further view of Ahlberg prompts the user to enter an agent code (Barry: Col. 16, Ln. 36-37). The system of Burchetta in view of Barry in further view of Ahlberg includes an order entry (data entry) module which prompts the user to enter data

Art Unit: 3626

(customer name, customer address and customer telephone number). The system searches the system to retrieve customer information based on the user input (Barry: Col. 7, Ln. 9-13). The motivation for making this modification to Burchetta is the same as that set forth above in the rejection of claim 1, above.

(M) As per claim 17, the system of Burchetta in view of Barry in view of Rowe in further view of Ahlberg can be used in a variety of enterprises including insurance policy issuance (Barry: Col. 2, Ln. 34-46). The motivation for making this modification to Burchetta is the same as that set forth above in the rejection of claim 1, above.

(N) As per claim 18, Burchetta in view of Barry in view of Rowe in further view of Ahlberg teaches a first screen to gather information about an insurance customer for which the insurance policy is selected, Burchetta in view of Barry in further view of Ahlberg also teaches prompting a user for entry of information (Barry: Col. 16, Ln. 33-44). Burchetta in view of Barry in further view of Ahlberg teaches a feature wherein the system searches for (customer) records present in the system. The search is prompted based on the entry of customer information and search criteria by the user (Barry: Col. 18, Ln. 56-67). The motivation for making this modification to Burchetta is the same as that set forth above in the rejection of claim 1, above.

(O) As per claim 30, in Burchetta in view of Barry in view of Rowe in further view of Ahlberg an option exists to print out forms relating to the selected application (Barry: Col. 58-60). The motivation for making this modification to Burchetta is the same as that set forth above in the rejection of claim 1, above.

Art Unit: 3626

4. Claims 6-7 are rejected under 35 U.S.C. 103(a) as being unpatentable over Burchetta in view of Barry in view of Rowe in further view of Ahlberg as rejected over Claim 1 above, and in further view of US Patent Number 6, 535, 917 to Zamanzadeh.

(A) As per claims 6-7, Burchetta in view of Barry in further view of Ahlberg fails to teach a separate web servers with their own logon screens (web server farms). However this feature is well known in the art as evidenced by Zamanzadeh which teaches separate web servers for separate communication means (Internet, intranet or private communication network) (Figure 1 and Col. 2, Ln. 57-67). The multiple servers serve as backups to each other (Col. 4, Ln. 47-55). At the time of the invention one of ordinary skill in the art would have found it obvious to modify the system of Burchetta in view of Barry in further view of Ahlberg and add the web server farm arrangement disclosed in Zamanzadeh with the motivation of producing a more reliable system more capable of withstanding failure (Zamanzadeh, Col. 4, Ln. 47-55).

5. Claim 14 and 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Burchetta in view of Barry in view of Rowe in further view of Ahlberg as rejected over Claim 13 above, and in view of US Patent Number 5,262,940 to Sussman and in further view of US Patent Number 5,493,105 to Desai.

(A) As per claims 14, Burchetta in view of Barry in view of Rowe in further view of Ahlberg teaches a search feature wherein a list of records is displayed for successful searches (Figure 19(b), Col. 18, Ln. 60-Col. 19, Ln. 16, Col. 47, Ln. 17-36) while for unsuccessful searches a user is prompted to add a record to a system. Burchetta in view of Barry in view of Rowe in further view of Ahlberg does not disclose a search feature wherein if a search is unsuccessful the system prompts a user to add a new record and import a record from outside the system, however, this

Art Unit: 3626

feature is well known in the art as evidenced by Sussman. Sussman, in part, is directed towards a system which enables a user to search, add and retrieve data. Sussman teaches that a feature wherein if a search is unsuccessful the system prompts the user to add a new record (Col. 7, Ln. 21-43). At the time of the invention, one of ordinary skill in the art would have found it obvious to modify the system of Burchetta in view of Barry in further view of Ahlberg with the aforementioned feature from Sussman with the motivation of producing a system with improved means of inputting and transmitting data as taught in Sussman (Col. 2, Ln. 20-26). Burchetta in view of Barry in view of Rowe in further view of Ahlberg and Sussman do not teach a means of importing a record from outside the system, however, this feature is well known in the art as evidenced by US Patent Number 5,493,105. Desai, which is directed towards an electronic business card system, teaches a feature wherein a user is prompted to import records (Col. 16, Ln. 50-59). At the time of the invention, one of ordinary skill in the art would have found it obvious to modify the system of Burchetta in view of Barry in view of Rowe in further view of Ahlberg with the aforementioned feature in Desai with the motivation of producing an enhanced system capable of organizing, manipulating and retrieving data as recited in Desai (Col. 1, Ln. 12-15).

(B) As per claim 16, in Burchetta in view of Barry in view of Rowe in further view of Ahlberg the GUI is a web-based GUI, the second screen displays a web page of the web-based GUI, and the third screen displays the web page having been modified (Barry: Col. 7, Ln. 13-45). The motivation for making this modification to Burchetta is the same as that set forth above in the rejection of claim 1, above.

Art Unit: 3626

6. Claim 15 is rejected under 35 U.S.C. 103(a) as being unpatentable over Burchetta in view of Barry in view of Rowe in further view of Ahlberg, Sussman and Desai as applied to claim 14 above, and further in view of US Patent Number 5, 192, 705 to Barr.

(A) As per claim 15, Sussman and Desai fail to teach a feature wherein the application has multiple screens for entering data such as the type of insurance policy, basic policy information, detailed policy information, subject to be insured, coverage and a screen for providing a policy quote (data output). However, these features are well-known in the art as evidenced by Barr. Barr is directed towards a computer system and method for work management. Barr teaches providing multiple screens for data input and output (Col. 15, Ln. 64- Col. 16, Ln. 68; Col. 62, Ln. 19-25). Barr does not expressly teach the specific data recited in claims 15; however, these differences are only found in the non-functional descriptive material and are not functionally involved in the steps recited nor do they alter the recited structural elements. The recited method steps would be performed the same regardless of the specific data. Further, the structural elements remain the same regardless of the specific data. Thus, this descriptive material will not distinguish the claimed invention from the prior art in terms of patentability, *see In re Gulack*, 703 F.2d 1381, 1385, 217 USPQ 401, 404 (Fed. Cir. 1983); *In re Lowry*, 32 F.3d 1579, 32 USPQ2d 1031 (Fed. Cir. 1994); MPEP 2106.

At the time of the invention, one of ordinary skill in the art would have found it obvious to modify the collective system of Burchetta in view of Barry in view of Rowe in further view of Ahlberg, Sussman and Desai and add the multiple screens as recited in Barr in order to minimize the time to prepare and complete forms as recited in Barr (Col. 2, Ln. 66-68).

Art Unit: 3626

7. Claims 19-20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Burchetta in view of Barry in further view of Ahlberg as rejected over Claim 18 above, and in view of US Patent Number 5,262,940 to Sussman and in further view of US Patent Number 5,493,105 to Desai.

(A) As per claim 19, Burchetta in view of Barry in further view of Ahlberg teaches a search feature wherein a list of records is displayed for successful searches (Barry: Figure 19(b), Col. 18, Ln. 60-Col. 19, Ln. 16, Col. 47, Ln. 17-36) while for unsuccessful searches a user is prompted to add a record to a system. Burchetta in view of Barry in view of Rowe in further view of Ahlberg does not disclose a search feature wherein if a search is unsuccessful the system prompts a user to add a new record and import a record from outside the system, however, this feature is well known in the art as evidenced by Sussman. Sussman, in part, is directed towards a system which enables a user to search, add and retrieve data. Sussman teaches that a feature wherein if a search is unsuccessful the system prompts the user to add a new record (Barry: Col. 7, Ln. 21-43). At the time of the invention, one of ordinary skill in the art would have found it obvious to modify the system of Burchetta in view of Barry in further view of Ahlberg and Sussman with the aforementioned feature from Desai with the motivation of improving the means, in the system, of inputting and transmitting data as taught in Sussman (Col. 2, Ln. 20-26).

Burchetta in view of Barry in view of Rowe in further view of Ahlberg and Sussman do not teach a means of importing a record from outside the system; however, this feature is well known in the art as evidenced by US Patent Number 5,493,105. Desai, which is directed towards an electronic business card system, teaches a feature wherein a user is prompted to import

Art Unit: 3626

records (Col. 16, Ln. 50-59). At the time of the invention, one of ordinary skill in the art would have been found it obvious to modify the collective system of Burchetta in view of Barry in further view of Ahlberg and Sussman with the aforementioned feature in Sussman with the motivation of producing an enhanced system capable of organizing, manipulating and retrieving data as recited in Desai (Col. 1, Ln. 12-15).

(B) As per claim 20, in the system of Burchetta in view of Barry in view of Rowe in further view of Ahlberg information is retrieved from the record found in the system from searching (Barry: Col. 12, Ln. 35-44).

8. Claims 21-29 rejected under 35 U.S.C. 103(a) as being unpatentable over Burchetta in view of Barry in view of Rowe in further view of Ahlberg, Sussman and Desai as applied to claim 19 above, and further in view of US Patent Number 5,182,705 to Barr.

As per claims 21-29, Burchetta in view of Barry in view of Rowe in further view of Ahlberg, Sussman and Desai fail to teach a feature wherein the application has multiple screens for entering data such as the type of insurance policy, basic policy information, detailed policy information, subject to be insured, coverage, billing, determinants of an insurance type, pricing level, type of vehicle, residence information, endorsements and a screen for providing a policy quote (data output). However, these features are well-known in the art as evidenced by Barr. Barr is directed towards a computer system and method for work management. Barr teaches providing multiple screens for data input and output (Barry: Col. 15, Ln. 64- Col. 16, Ln. 68; Col. 62, Ln. 19-25). Barr does not expressly teach the specific data recited in claims 15; however, these differences are only found in the non-functional descriptive material and are not functionally involved in the steps recited nor do they alter the recited structural elements. The

Art Unit: 3626

recited method steps would be performed the same regardless of the specific data. Further, the structural elements remain the same regardless of the specific data. Thus, this descriptive material will not distinguish the claimed invention from the prior art in terms of patentability, *see In re Gulack*, 703 F.2d 1381, 1385, 217 USPQ 401, 404 (Fed. Cir. 1983); *In re Lowry*, 32 F.3d 1579, 32 USPQ2d 1031 (Fed. Cir. 1994); MPEP 2106.

At the time of the invention, one of ordinary skill in the art would have found it obvious to modify the collective system of Burchetta in view of Barry in view of Rowe in further view of Ahlberg, Sussman and Desai and add the multiple screens as recited in Barr with the motivation of minimizing the time to prepare and complete forms as recited in Barr (Col. 2, Ln. 66-68).

Response to Arguments

9. Applicant's arguments filed on November 15, 2006 with respect to the pending claims have been considered but are moot in view of the new grounds of rejection.

Conclusion

10. Any inquire concerning this communication or earlier communications from the examiner should be directed to Vivek Koppikar, whose telephone number is (571) 272-5109. The examiner can normally be reached from Monday to Friday between 8 AM and 4:30 PM.

If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Joseph Thomas, can be reached at (571) 272-6776. The fax telephone numbers for this group are either (571) 273-8300 or (703) 872-9326 (for official communications including After Final communications labeled "Box AF").

Another resource that is available to applicants is the Patent Application Information Retrieval (PAIR). Information regarding the status of an application can be obtained from the

Art Unit: 3626

(PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAX. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, please feel free to contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Sincerely,



Vivek Koppikar

1/12/2007

Carolyn Black
Patent Examiner - 3626
1/22/07